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The Impact of Fear of the Future on Decision making Among Working Age Adults in Bengaluru

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ABSTRACT

This study examines the relationship between fear of the future and various decision making styles among young adults in Bengaluru. It explores how heightened anxiety influences decision making behaviors, particularly in urban environments where individuals face career uncertainty, financial instability, and social pressures. A sample of 100 young adults (ages 18–41+) was selected through purposive sampling. Using the Dark Future Scale (Zaleski et al., 2017) and the General Decision making Style Inventory (Scott & Bruce, 1995), the study assessed five decision making styles—rational, intuitive, dependent, avoidant, and spontaneous. A correlational research design was employed, and data analysis was conducted using SPSS and Pearson's correlation. Findings revealed a significant positive correlation between fear of the future and avoidant and dependent decision making styles. Individuals with higher anxiety levels tended to avoid decisions or rely heavily on others, reflecting reduced confidence and cognitive independence. Conversely, rational and intuitive styles were negatively correlated with fear of the future, indicating that lower anxiety levels correspond with greater confidence in reasoning and instincts. The study highlights the psychological influence of future anxiety on decision making behavior and its practical implications for mental health professionals and educators. Targeted psychological interventions and educational

programs can help mitigate fear related decision impairments and support young adults in building resilience and independence.

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Introduction

In today's rapidly evolving world, uncertainty has become a defining characteristic of modern life. Technological disruption, economic instability, climate change, and global health crises such as the COVID 19 pandemic have intensified concerns about the future for individuals across all age groups. Amid these changes, a growing body of psychological research has focused on what is known as "fear of the future"—a form of anticipatory anxiety or distress associated with imagined negative events or outcomes that may occur in the future. This fear often impacts emotional regulation, behavioral patterns, and cognitive processing.

Zaleski (1996) was among the first to conceptualize future anxiety as a distinct psychological construct, which was later formalized through the development of the Dark Future Scale (Zaleski et al., 2017). This scale measures individuals' perceptions and fears about long term consequences and uncertainty. High levels of future anxiety are commonly linked with symptoms of generalized anxiety disorder, depression, and avoidance behaviors. Such anxiety is particularly pronounced in urban populations, where fast paced environments, career pressures, and social expectations often exacerbate psychological stress.

Decision making is one of the most essential cognitive processes affected by anxiety. According to Scott and Bruce (1995), individuals differ in their habitual decision making styles, which include rational, intuitive, dependent, avoidant, and spontaneous styles. When individuals experience persistent fear about what lies ahead, their ability to make timely, confident, and autonomous decisions can be compromised. This can manifest in procrastination, over reliance on others, or impulsive and unstructured choices, especially in high pressure urban contexts.

In the Indian urban landscape, particularly in cities like Bengaluru—a major technological and educational hub—working age adults frequently face future oriented concerns related to job security, rising living costs, social expectations, and family responsibilities. Despite the growing importance of understanding psychological responses to future uncertainty, limited empirical work has examined how fear of the future affects decision making behavior in this demographic.

This study aims to bridge that gap by investigating the correlation between fear of the future and decision making styles among working age adults in Bengaluru. By employing validated psychological

tools such as the Dark Future Scale (DFS) and the General Decision making Style Scale (GDMS), this research seeks to uncover how anticipatory anxiety may influence cognitive and behavioral decision making processes in an Indian urban context.

Theoretical Framework: Future Fear, Uncertainty, and Decision Making

This study investigates the intricate relationships between future related fear, uncertainty, and decision making processes among working age adults in Bengaluru. It draws upon established psychological and economic theories to provide a robust theoretical foundation for examining how the experience of a dark future, as measured by the Dark Future Scale (DFS), relates to decision making styles, as assessed by the General Decision making Style Inventory (GDMS).

Prospect Theory

Kahneman and Tversky's (1979) Prospect Theory offers crucial insights into decision making under risk and uncertainty, highlighting deviations from purely rational models. A central concept is loss aversion, where the psychological impact of a loss outweighs that of an equivalent gain. This asymmetry leads individuals to prioritize avoiding potential losses over pursuing even substantial gains.

In the context of future fear, Prospect Theory suggests that apprehension about negative future events intensifies the perceived magnitude of potential losses. Individuals fearing future uncertainties are likely to exhibit heightened loss aversion in their decision making. For instance, fear of losing a stable job might deter individuals from pursuing riskier but potentially more rewarding career changes. This inclination towards caution aligns with Avoidant decision making styles, where individuals postpone or evade decisions, and Dependent styles, where they seek external validation to minimize perceived risk. Conversely, future fear might diminish the appeal of Rational decision making if it involves evaluating uncertain future outcomes with significant potential losses, or make Intuitive and Spontaneous styles appear too perilous.

Uncertainty Avoidance Theory

Hofstede's (1980) Uncertainty Avoidance dimension from his cultural dimensions theory explains how different cultures respond to ambiguity. Cultures high in uncertainty avoidance emphasize rules, stability, and exhibit less tolerance for the unknown.

India, while culturally diverse, generally demonstrates higher uncertainty avoidance compared to many Western cultures (Ghosh & Rajadhyaksha, 2019). This cultural inclination towards security can

reinforce an individual's personal fear of the future, leading to a prioritization of safety over opportunity in decision making. Individuals might favour traditional, stable career paths over less conventional ones, even if the latter offer greater potential. This cultural predisposition can amplify the behavioural manifestations of personal future fear, potentially leading to a preference for risk minimizing decision making styles like Avoidant or Dependent, over those that embrace uncertainty, such as Rational or Intuitive in exploring complex options, or Spontaneous involving impulsive risk taking. While the DFS captures individual subjective experiences, Uncertainty Avoidance Theory contextualizes how this fear is shaped and reinforced by the broader cultural environment, influencing the adoption of certain coping oriented decision styles.

Cognitive Behavioural Model of Anxiety

The Cognitive Behavioural Model of Anxiety (Beck & Clark, 1997), particularly concerning Generalized Anxiety Disorder (GAD), provides a framework for understanding the cognitive processes underlying future oriented fear. This model posits that anxiety is maintained by biased information processing, where individuals interpret ambiguous stimuli as threatening and excessively focus on potential negative outcomes. Future oriented fear involves a tendency to attend to, interpret, and recall information confirming fears, leading to an overestimation of future threats.

Individuals experiencing future fear are prone to catastrophic thinking, fixating on worst case scenarios (Lorian & Grisham, 2011). This distorted perception directly affects present decision making. Responses to uncertainty often include avoiding situations or decisions with unknown outcomes, or excessive preparation for negative scenarios to regain control. For example, fear of job loss can lead to an Avoidant decision style, where individuals avoid seeking new opportunities, or a Dependent style, where they constantly seek reassurance or rely on rigid plans. This model explains the internal cognitive processes that translate fear (measured by DFS) into specific behavioural responses categorized by the GDMS. This perspective is critical for understanding *why* fear might be linked to Avoidant and Dependent styles, as these styles serve as behavioural manifestations of avoiding perceived threats or seeking external structure to cope with the perceived uncontrollability of the future.

Dual Process Theory

Dual Process Theory (Evans, 2008 Kahneman, 2011) suggests that the human cognitive system operates through two modes: System 1 (fast, automatic, intuitive, emotionally driven) and System 2

(slow, deliberate, analytical, reflective). Decision making can be dominated by either system depending on circumstances and individual state.

Under strong future fear (high DFS scores), individuals might resort to System 1 processing, leading to immediate, emotionally reactive choices or impulsive avoidance. This could contribute to Avoidant styles (withdrawal) or, paradoxically, Spontaneous styles (impulsive action to escape uncertainty). Conversely, individuals might attempt to counter fear by engaging System 2, applying rational thinking to gain control. However, intense fear can interfere with effective System 2 processing, leading to excessive analysis, paralysis by overthinking, or rigid adherence to seemingly 'safe' but suboptimal choices, as suggested by Prospect Theory and the CBT model. Furthermore, individuals fearing the future might become excessively impulsive (System 1 driven by negative affect) or overly analytical (dysfunctional System 2 driven by fear of error), or rely on others (Dependent style) due to the cognitive load of managing fear and uncertainty. The study's use of the GDMS allows for identifying these diverse behavioural outcomes. The finding that fear is linked to Avoidant and Dependent styles suggests that, for this population, fear may predominantly trigger withdrawal or the seeking of external support, potentially indicating an impairment or specific deflection in the typical application of both System 1 (spontaneous) and System 2 (rational) processes when facing the perceived threat of the future.

This theoretical framework provides a comprehensive lens through which to examine the anticipated relationships between future fear and decision making styles within the specific context of working age adults in Bengaluru. By integrating Prospect Theory's emphasis on loss aversion under uncertainty, Uncertainty Avoidance Theory's cultural perspective on ambiguity, the Cognitive Behavioural Model's explanation of anxiety driven cognitive biases, and Dual Process Theory's account of intuitive versus deliberate processing, this study aims to offer a nuanced understanding of how apprehension about the future shapes the ways individuals make choices in their daily lives and navigate uncertainty in the Indian context. The subsequent empirical investigation, utilizing the Dark Future Scale and the General Decision making Style Inventory, will seek to validate these theoretically derived connections and contribute to a more profound understanding of the psychological and behavioural implications of future related fear.

Literature Review

Fear of the future is increasingly recognized as a significant psychological phenomenon with implications for mental health and behavioral functioning. It is commonly defined as the emotional

response to perceived future threats, uncertainty, or anticipated adverse events (Zaleski, 1996). The construct gained further clarity through the work of Zaleski et al. (2017), who developed the Dark Future Scale (DFS), a validated tool to assess individuals' levels of future related fear. Their research revealed that people experiencing high levels of fear about the future were more likely to report increased anxiety, lowered well being, and cognitive rigidity.

The theoretical foundation for fear of the future is also linked to Zimbardo and Boyd's (1999) Time Perspective Theory, which suggests that an individual's orientation toward the future—whether optimistic or pessimistic—can significantly influence motivation, goal setting, and emotional regulation. A negative future orientation may lead to avoidance behaviors and hinder proactive decision making. Similarly, Beck's Cognitive Theory of Anxiety (Beck & Clark, 1997) posits that anxious individuals tend to overestimate risk and underestimate their coping abilities, particularly when thinking about future situations.

Studies by Menzies and Menzies (2020) further explored the connection between death anxiety and future oriented fear, particularly in the context of global events like the COVID 19 pandemic. These findings suggest that fear of the unknown or loss of control over life events may impair rational thinking and increase reliance on maladaptive coping strategies.

Decision making is another area where anxiety and fear of the future play a critical role. Scott and Bruce (1995) identified five distinct decision making styles: rational, intuitive, dependent, avoidant, and spontaneous. Several studies have found that individuals experiencing heightened anxiety are more likely to adopt avoidant or dependent styles (Hartley & Phelps, 2012 Lorian & Grisham, 2011). These styles are often marked by indecision, procrastination, and the need for external validation.

In urban populations, particularly in high stress environments like Bengaluru, these tendencies may be amplified. Chakraborty and Singh (2021) found that Indian IT professionals dealing with future uncertainty often exhibited overworking behaviors and difficulty with long term planning. Sharma and Mehrotra (2017) reported that young adults faced immense pressure from family expectations, contributing to future anxiety and impaired decision confidence.

Despite growing global interest, research on the intersection between fear of the future and decision making styles in the Indian context remains limited. Most existing studies examine either future anxiety or decision making in isolation. This study aims to address that gap by exploring how fear of the future, as measured by the DFS, correlates with decision making patterns, using the GDMS, among working age adults in Bengaluru.

Research Gaps

Despite the theoretical understanding of how emotions influence decision making and the widespread recognition of future uncertainty, significant knowledge gaps persist regarding future oriented fear and decision making among working urban adults in India. This study, employing the DFS and GDMS with a sample of 100 participants in Bengaluru, aims to address several of these unaddressed areas.

Firstly, a notable bias exists in the origin of research on decision making under fear or anxiety, with the majority of studies stemming from Western traditions (e.g., Miu et al., 2008 Lerner et al., 2015). While these studies offer valuable foundational insights, they often overlook the unique cultural, social, and economic complexities of the developing Indian corporate landscape. Workplace stressors in high growth Indian cities like Bengaluru are shaped by a distinctive combination of rapid technological advancements, intense competition, high living costs, and traditional cultural values emphasizing stability, social obligations, and familial influence on personal choices (Ghosh &amp Rajadhyaksha, 2019 Arnett, 2000). These factors likely interact with individual experiences of future fear in ways that Western centric research may not fully capture. There is a critical need for context specific research to ascertain the applicability of Western findings in this distinct environment and to understand how local factors might modulate these relationships. This study directly tackles this gap by focusing exclusively on working age adults in Bengaluru and examining their future fear (DFS) and decision styles (GDMS).

Secondly, existing scientific investigations into risk avoidance frequently examine responses to immediate, short term decisions or hypothetical scenarios (Tversky &amp Kahneman, 1974 Zeelenberg &amp Pieters, 2007). While valuable for understanding momentary choices, these studies do not extensively explore how chronic, future oriented fears influence significant long term decisions that shape an individual's life trajectory, such as permanent career choices or major financial commitments. Fear of the future, as measured by the DFS, represents a persistent state of apprehension about distant, uncertain outcomes. Understanding how this pervasive fear impacts enduring patterns of behaviour captured by decision making styles (GDMS) – whether it cultivates a habitual Avoidant, Dependent, overly Rational, or altered Intuitive/Spontaneous approach over time – is crucial but under researched, particularly in contexts where long term planning is continuously challenged by volatility. This study addresses this gap by examining the correlation between an individual's general level of future fear and their characteristic decision making styles.

Finally, research gaps exist concerning the interplay between individuals' coping mechanisms and resilience systems with future oriented fear and their impact on uncertain decision making behaviours within specific cultural contexts, such as the Indian work environment (Kumar &amp Sinha, 2021). While general coping strategies are known, the effectiveness and prevalence of different approaches (e.g., cognitive reappraisal, mindfulness, seeking social support, structured planning) in mitigating the negative effects of future fear on decision making styles (GDMS) may vary based on cultural norms, available resources, and the specific stressors encountered in Bengaluru. Understanding *how* individuals in this context manage their fear of the future and how these strategies influence their reliance on different decision styles is vital for developing effective interventions, yet this interaction remains largely undocumented. While this study's primary focus is on the direct relationship between fear and decision style, establishing the strength of this association lays the groundwork for future research exploring mediating or moderating factors such as coping strategies.

Need and Significance of the Study

In the current era of rapid urbanization, technological shifts, and economic uncertainty, individuals are frequently confronted with unpredictability regarding their careers, relationships, health, and societal roles. This has contributed to a growing psychological phenomenon known as *fear of the future*, which is characterized by chronic anxiety, indecision, and emotional unease when thinking about what lies ahead. The problem is particularly acute in metropolitan cities like Bengaluru, where working age adults navigate high levels of occupational competition, performance expectations, and social obligations.

Despite increasing recognition of this issue globally, there is a significant research gap in the Indian context—particularly in understanding how future oriented anxiety affects cognitive and behavioral patterns such as decision making. Although previous studies have explored decision making styles and anxiety separately, there is a lack of integrated research investigating the relationship between fear of the future and the way individuals approach decisions in real life contexts. Given the crucial role decision making plays in personal growth, career progression, and psychological well being, understanding this relationship is both timely and necessary.

The present study gains importance for several reasons. First, it explores a relatively under researched population—working age adults in urban India—who are often under immense pressure to balance career, family, and societal expectations. Second, it employs two standardized tools, the Dark Future Scale (DFS) and the General Decision making Style Scale (GDMS), to establish empirical

relationships between psychological fear and cognitive behavior. Third, the findings have the potential to inform mental health professionals, career counselors, and organizational psychologists about the cognitive and emotional barriers individuals face in making decisions under uncertainty.

By highlighting the correlation between fear of the future and decision making styles such as avoidant and dependent patterns, this study opens pathways for targeted interventions, including stress management training, decision making workshops, and therapeutic practices focused on future oriented thinking. It can also support organizational development programs aiming to enhance decision making confidence and autonomy among employees.

In sum, this research is not only academically relevant but socially significant, contributing valuable insights into how urban adults respond to psychological stressors and make decisions that shape their lives and society. The study's implications extend to public health, workplace wellness, and individual empowerment, making it a meaningful contribution to contemporary psychological research in India.

Objectives of the Study

1. To examine the prevalence of fear of the future among working age adults in Bengaluru using the Dark Future Scale (DFS).
2. To assess the dominant decision making styles—Rational, Intuitive, Dependent, Avoidant, and Spontaneous—among the same population using the General Decision making Style Inventory (GDMS).
3. To analyze the relationship between future oriented fear (DFS scores) and specific decision making styles (GDMS subscales), with a focus on identifying the styles most influenced by higher levels of fear.
4. To offer context specific insights that may inform interventions or workplace strategies aimed at improving decision making in the presence of uncertainty among urban Indian professionals.

Hypotheses of the Study

- **H1:** Fear of the future is significantly associated with decision making behaviour in working age adults.
- **H2:** Higher levels of fear of the future are linked to more risk averse decision making, particularly increased scores on the Avoidant and Dependent styles.
- **H3:** The relationship between fear of the future and decision making styles will be stronger for Avoidant and Dependent styles than for Rational, Intuitive, or Spontaneous styles.

Delimitations of the Study

- This study was confined to a specific urban population, namely working age adults residing in Bengaluru, India. The sample consisted of 100 participants aged between 18 and 45 years, representing a mix of educational, professional, and socioeconomic backgrounds. The selection was done through purposive sampling, which limits the generalizability of the findings to other cities, rural areas, or age groups.
- Only two standardized psychological tools were used: the Dark Future Scale (DFS) to measure fear of the future and the General Decision making Style Scale (GDMS) to assess decision making patterns. Other relevant psychological constructs such as resilience, coping strategies, personality traits, or external stressors were not considered in this study.
- Furthermore, data were collected via self report questionnaires administered through Google Forms. While convenient and efficient, this method may be subject to response biases, including social desirability or misinterpretation of items.
- Finally, the study was cross sectional in design, capturing a snapshot of participants' perceptions and behaviors at one point in time. Therefore, it does not allow for causal inferences or understanding of changes over time.

Methodology

Method and Procedure of the Study

This research followed a descriptive, quantitative, and correlational design to assess the impact of fear of the future on decision making styles among working age adults in Bengaluru. The study utilized validated psychological tools and was conducted entirely online using a Google Form, ensuring accessibility and convenience for participants. Ethical approval was obtained, and informed consent was collected before participation.

Sample and Sampling Techniques

The study included a purposive sample of 100 working age adults (18–45 years) residing in Bengaluru. Participants represented a mix of genders, professions, and educational levels. The purposive sampling technique allowed for targeted recruitment of urban individuals experiencing career and life related uncertainties, which was central to the study's focus.

Description of Tools and Techniques

Two standardized tools were used:

1. Dark Future Scale (DFS) by Zaleski et al. (2017): This 5 item self report measure assesses fear and anxiety related to anticipated future events. It uses a 6 point Likert scale ranging from 1 (definitely not true) to 6 (definitely true).
2. General Decision making Style Scale (GDMS) by Scott and Bruce (1995): This 25 item tool measures five decision making styles—Rational, Intuitive, Dependent, Avoidant, and Spontaneous. Responses are recorded on a 5 point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Administration of the Test

The questionnaire was compiled using Google Forms and distributed digitally across various platforms. Instructions were clearly mentioned, and participants were required to give consent before proceeding. The form also included demographic questions to support analysis.

Reliability of the Tests

- The DFS demonstrated a high internal consistency, with a reported Cronbach's alpha of 0.89.
- The GDMS subscales have reported reliability coefficients ranging from 0.74 to 0.85, confirming the scale's dependability across different decision making dimensions.

Validity of the Tests

- The Dark Future Scale shows strong construct validity, having been used in multiple cross cultural studies.
- The GDMS is widely validated and has demonstrated convergent validity with related decision making and cognitive behavior measures.

Findings and Discussion

This section presents the descriptive statistics for the study sample and key variables, followed by the correlational analyses conducted to test the study hypotheses regarding the relationship between fear of the future and decision making styles among young adults.

Participant Characteristics

Table 1 *Demographic Characteristics of the Sample (N = 100)*

Characteristic	Category	*n*	Percent (%)
Age Group	18 24 years	53	51.3
	25 30 years	11	11.8
	31 35 years	10	11.8
	36 40 years	16	13.2
	41+ years	10	11.8
Gender	Male	56	60.5
	Female	44	39.5

The study sample consisted of 100 young adults. The majority of participants (51.3%, $n = 53$) were in the 18 24 years age group, followed by the 36 40+ years group (13.2%, $n = 16$). The remaining participants were distributed across the 25 30 years (11.8%, $n = 11$), 31 35 years (11.8%, $n = 11$), and 41+ years (11.8%, $n = 10$) age groups. The sample comprised 56 males (60.5%) and 44 females (39.5%).

Figure 1 illustrates the age distribution of the sample participants. The vast majority of respondents belong to the 18 24 years age group, representing the largest single category. Participants aged 25 years and older are spread across the remaining age groups (25 30, 31 35, 36 40, 41+) in considerably smaller and roughly equal numbers.

Fig.1 *Histogram Showing the Age Distributio*

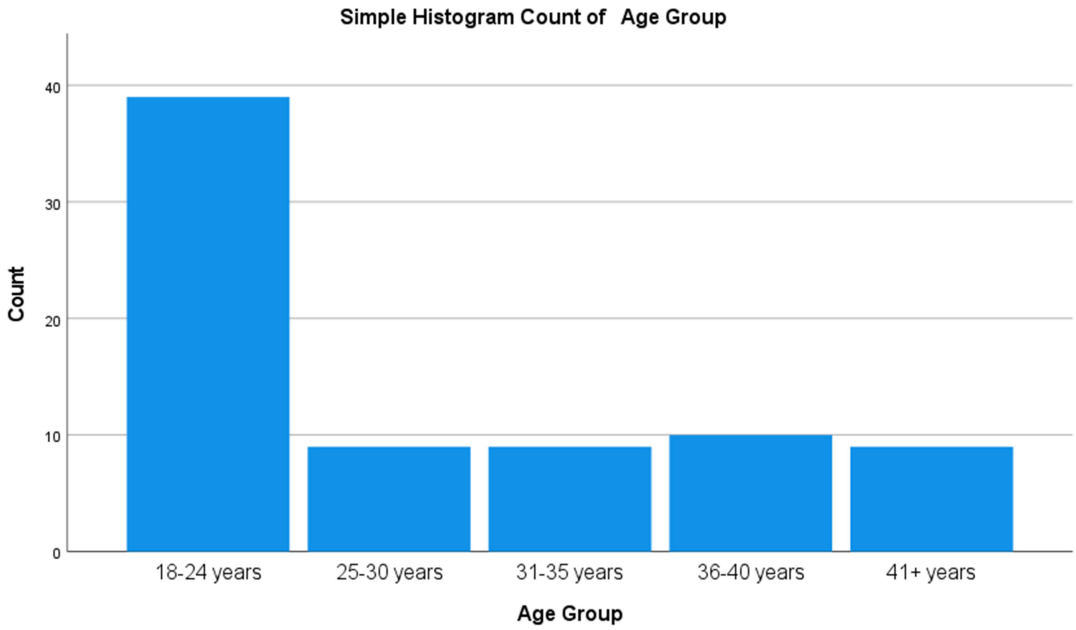

Fig.2 *Pie Chart Showing the Gender Distribution*

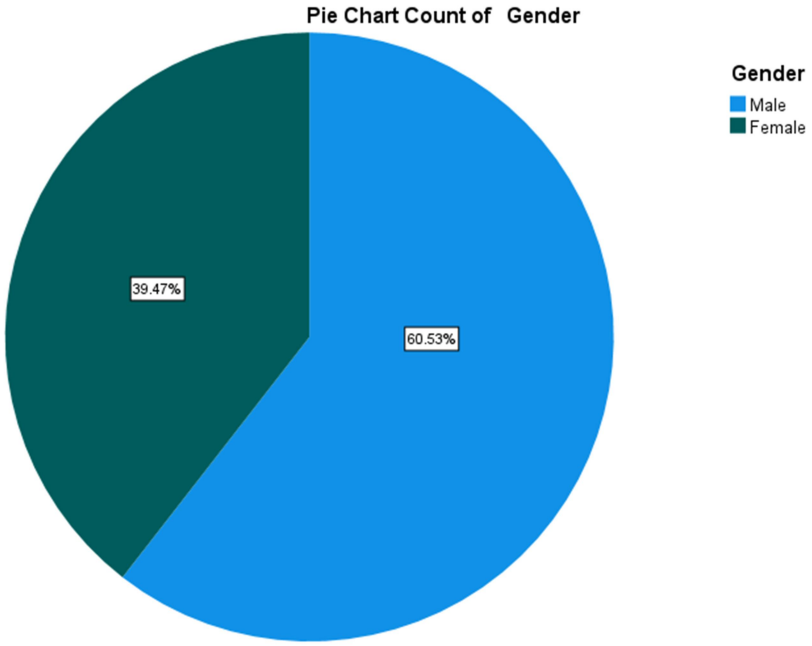

Figure 2 displays the gender composition of the study sample. The majority of participants were male, accounting for 60.53% of the sample. Female participants constituted the remaining 39.47%.

Descriptive Statistics

Descriptive statistics, including means, standard deviations, range, skewness, and kurtosis, were calculated for the Dark Future Scale total score (DFS_Total) and the mean scores for the five subscales of the General Decision making Style Inventory (Rational, Intuitive, Dependent, Avoidant, Spontaneous). The results are summarized in Table 2. On average, participants reported the highest scores for the Rational decision making style (M = 3.83) and the lowest scores for the Avoidant decision making style (M = 2.61). The mean score for fear of the future (DFS_Total) was 15.42 (SD = 6.00). Examination of skewness and kurtosis values suggested moderate deviations from normality for some variables, consistent with formal tests (e.g., negative skew for Rational style, slight positive skew for Avoidant style, and negative kurtosis for Dependent and Avoidant styles).

Table 2 *Descriptive Statistics for Fear of the Future and Decision making Style Scores*

Variable	Minimum	Maximum	*M*	*SD*
Fear of the Future (DFS_Total)	5.00	30.00	15.42	6.00
Rational Style	1.60	5.00	3.83	0.91
Intuitive Style	1.60	5.00	3.48	0.76
Dependent Style	1.40	4.80	2.99	0.96
Avoidant Style	1.00	4.40	2.61	0.95
Spontaneous Style	1.00	5.00	2.85	0.82

Note. DFS_Total = Dark Future Scale Total Score. Style scores represent means of the respective subscale items.

Correlational Analyses

To examine the relationships between fear of the future and the five decision making styles (Objectives 1, 2, and 3), Pearson product moment correlation coefficients were calculated. The results are presented in Table 3.

Table 3 *Pearson Correlations Between Fear of the Future and Decision making Styles*

Variable	1	2	3	4	5	6
1. DFS_Total	—					
2. Rational Style	.17	—				
3. Intuitive Style	.13	.34**	—			
4. Dependent Style	.27*	−.01	.20	—		
5. Avoidant Style	.33**	−.11	.19	.40**	—	
6. Spontaneous Style	.05	.04	.35**	.18	.33**	—

Note. $N = 100$. DFS_Total = Fear of the Future (Dark Future Scale Total Score). * $p <$ .05 (2 tailed). ** $p < .01$ (2 tailed).

Hypothesis 1: The first objective was to examine the relationship between fear of the future and general decision making behaviour. H1 predicted a significant association between fear of the future and decision making styles. As shown in Table 2, fear of the future (DFS_Total) was significantly positively correlated with the Dependent decision making style ($r = .274, p = .017$) and the Avoidant decision making style ($r = .333, p = .003$). No significant correlations were found between fear of the future and the Rational ($r = .173, p = .135$), Intuitive ($r = .129, p = .266$), or Spontaneous ($r = .049, p = .677$) decision making styles. Therefore, H1 was supported, indicating that higher fear of the future is associated specifically with increased use of dependent and avoidant decision making strategies.

Hypothesis 2: The second objective was to understand how fear of the future relates to risk averse decision making, operationalized as higher Rational, Avoidant, and Dependent styles (H2). The analysis provided partial support for H2. Consistent with the hypothesis, significant positive correlations were found between fear of the future and the Avoidant ($r = .333$, $p = .003$) and Dependent ($r = .274$, $p = .017$) styles, both considered indicative of risk aversion. However, the hypothesized positive association with the Rational style was not statistically significant ($r = .173$, $p = .135$).

Hypothesis 3: The third objective was to explore which decision making styles were most strongly associated with fear of the future. The H3 proposed that fear of the future would have a stronger association with Avoidant and Dependent styles compared to Rational, Intuitive, and Spontaneous styles. Comparing the magnitudes of the correlation coefficients supports this hypothesis. The correlations for Avoidant ($r = .333$) and Dependent ($r = .274$) styles were statistically significant and larger in magnitude than the non significant correlations for Rational ($r = .173$), Intuitive ($r = .129$), and Spontaneous ($r = .049$) styles. This suggests that the link between fear of the future and decision making is comparatively strongest for avoidant and dependent approaches.

Discussion:

This Bengaluru study explored how fear of the future affects decision making in working age adults in this rapidly changing city. Researchers linked scores on the Dark Future Scale (DFS) and the General Decision making Style Inventory (GDMS). The initial findings suggest future fear influences specific decision approaches.

Consistent with hypotheses, higher future fear significantly correlated with Dependent (r=.274,p=.017) and Avoidant (r=.333,p=.003) decision styles, with Avoidant showing the strongest link. This partially supported the idea that higher fear leads to risk averse styles (Rational, Avoidant, Dependent). However, only Avoidant and Dependent styles showed significant positive correlations. The lack of correlation with the Rational style (r=.173,p=.135) suggests that future fear in Bengaluru adults might manifest as avoiding decisions or seeking help, rather than increased cautious analysis.

No significant links were found between future fear and Rational (r=.173,p=.135), Intuitive (r=.129,p=.266), and Spontaneous (r=.049,p=.677) styles. This indicates fear doesn't necessarily increase analytical reasoning, gut feelings, or impulsivity. Instead, it seems to drive avoidance or reliance on others, aligning with theories linking anxiety to behavioural inhibition and seeking external security.

These findings support the Cognitive Behavioural Model of Anxiety, where future fear leads to avoidance. Avoidant and Dependent styles reflect this by postponing decisions or seeking guidance. This might be amplified by Bengaluru's high uncertainty context and emphasis on collective support. Prospect Theory also explains this, as fear of future losses drives risk minimizing behaviours seen in Avoidant and Dependent styles.

Bengaluru's dynamic environment, with job market changes and high living costs, creates future uncertainty. The link between future fear and Avoidant/Dependent styles suggests a tendency to avoid proactive decisions or rely on others, rather than enhanced analytical or intuitive approaches.

The lack of a link with Spontaneous decision making contrasts with some Dual Process Theory interpretations. In this context, fear might trigger threat detection and inhibition (avoidance) over impulsivity. Alternatively, individuals might suppress spontaneity due to fear of unpredictable outcomes, favouring cautious approaches.

Overall, the study shows future fear is linked to specific, potentially negative, decision making tendencies in Bengaluru's workforce. The strong link to Avoidant and Dependent styles highlights behaviours that could impede career management, financial planning, and personal growth when future anxiety is high.

Limitations of the Study

While the findings of this study offer valuable insights, several limitations must be acknowledged. First, the sample was limited to 100 working age adults from Bengaluru and selected through purposive sampling. As a result, the generalizability of the findings to other cities, rural populations, or broader demographic groups is limited.

Second, the study relied exclusively on self report questionnaires administered via Google Forms. This method, although efficient, is subject to potential biases such as social desirability, misinterpretation of items, and variability in participant attention.

Third, the research employed a cross sectional design, capturing participants' responses at a single point in time. Therefore, causal relationships between fear of the future and decision making styles cannot be definitively established.

Additionally, the study focused only on two psychological variables—fear of the future and decision making styles. Other influential factors such as personality traits, emotional intelligence, coping mechanisms, or past decision outcomes were not considered but could offer a more holistic understanding in future studies.

Finally, while standardized tools (DFS and GDMS) were used, cultural nuances in how decision making and future related anxiety are expressed may not be fully captured by these scales, which were developed in different socio cultural contexts.

Conclusion

This study highlights the significant influence of fear of the future on decision making tendencies in young adults, particularly in urban settings like Bengaluru. Findings indicate that heightened future related anxiety is strongly associated with Avoidant and Dependent decision making styles, where individuals either delay decisions or rely on others for guidance. In contrast, Rational, Intuitive, and Spontaneous styles showed no significant correlation with fear of the future, suggesting that anticipatory anxiety primarily manifests as withdrawal or reliance rather than enhancing analytical or instinct driven decision making.

These results underscore the psychological impact of future uncertainty on cognitive processes, emphasizing the need for interventions that promote emotional resilience, independent decision making, and effective future planning strategies. The study contributes to existing literature by connecting affective states with decision behavior and provides a foundation for further research and psychological support programs tailored to young adults in socio economically dynamic environments.

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